



Flood Protection

Things You Should Know About...

In 1968, Congress created the National Flood Insurance Program (NFIP) to provide affordable flood insurance to people who live in areas with the greatest risk of flooding, called Special Flood Hazard Areas (SFHAs). The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. This is important since property owners who hold a federally backed mortgage must purchase flood insurance if the property is located with a special flood hazard area.

The Community Rating System (CRS) is a program developed by the Federal Insurance Administration to provide incentives for NFIP communities that implement more stringent floodplain standards than the minimum NFIP requirements. The CRS rewards these efforts with a discount on flood insurance premiums. The City of Aventura currently holds a Class 7 rating. This classification equates to a 15% discount on new or renewing flood insurance policies for all SFHA properties.

Since it has been determined that your property lies within a flood hazard area, the following information and tips may be of interest to you.

FLOOD HAZARD:

Much of the City's storm sewer system empties into the Intracoastal Waterway. The waterways are influenced by tides and when there is a high tide coupled with heavy rainfall, the storm sewer system will rapidly fill up from both surface run off and tidal waters, causing flooding conditions in our streets, swales and lawns.

FLOOD WARNING SYSTEM:

Flood, hurricane and severe weather warnings are issued by the Miami-Dade Office of Emergency Management and the National Weather Service. Residents should stay tuned to the local TV and radio stations for updates on storms. Aventura condominiums and property managers will be notified of an Evacuation Order by fax from the Office of the City Manager. Residents should evacuate as soon as an Evacuation Order is given. The City of Aventura is in an Evacuation Zone for any storm of Category 2 force or greater.

FLOOD SAFETY:

If you are advised to evacuate, turn off utilities at the main switches or valves. Disconnect electrical appliances, but do not touch any electrical equipment if you are wet or standing in water. Avoid fast flowing water or unstable banks.

FLOOD INSURANCE:

Most mortgage lenders require flood insurance based on the elevation of the property. In the event that your mortgage does not have this provision or if you own your property free and clear, you can purchase this insurance at any time. Remember, there is a 30 day waiting period before the policy becomes effective. Homeowner's insurance and/or windstorm insurance does not cover flood damage to the structure.

Because the City of Aventura is an NFIP community, flood insurance is available to protect all homes, condominiums, apartments and non-residential buildings, including commercial structures within the City. You are eligible for flood insurance, regardless of whether or not your property has ever flooded. All properties secured by a federally backed mortgage (FHA, VA, FNMA, etc.) must carry flood insurance.

FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS:

All buildings under construction require permits. These permits must be obtained prior to commencement of construction activities. Contact the Building and Zoning Divisions of the Community Development Department before you build, alter, regrade or fill your property. If you see any building or filling without a City permit posted, call (305) 466-8937.

DRAINAGE SYSTEM MAINTENANCE:

Proper drainage helps reduce the risk of flooding. It is illegal for any direct or indirect entry of any solid, liquid or gaseous matter to enter the drainage system. The City inspects the drainage system and removes blockages that are found or reported. If you live near areas where waters flow, you can help in this process by keeping the banks clear of brush and debris. Reports of any violations should be made to the Public Works/Transportation Department at 305-466-8970.

MAP DETERMINATIONS & ELEVATION CERTIFICATES:

The City provides Flood Insurance Rate Map (FIRM) determinations to let you know if you are in a flood hazard area and if you are required by federal law to carry flood insurance. For surveyors, architects and engineers, the City has the latest form of elevation certificates available to you for completion. We also have a sample completed elevation certificate for your reference. For lenders, insurance agents, real estate agents, residents & businesses, elevation certificates are kept on file at the City for all buildings permitted by the City. Call the Community Development Department at 305-466-8940 for a map determination, a copy of an elevation certificate, or to request an on-site visit for flood protection assistance.



Did you know?

Floods are the most common natural disaster.

Here are a few safety tips to consider, if ever you are faced with flooding.

- ▶ Drowning is the number one cause of flood deaths. Currents can be deceptive, six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there. Also, do not disregard road barriers, the road or bridge may be washed out.
- ▶ Stay away from power lines and electrical wires. Electrocuting is the number two flood killer. Electrical currents can run through water. Report downed power lines to Florida Power and Light at 1-800-468-8243.
- ▶ Be ready for the unexpected. Place important documents inside plastic bags or other waterproof containers.
- ▶ Look out for animals, especially snakes that may have been displaced by the flood.
- ▶ Look before you step. The ground and floors may be covered with debris and mud.
- ▶ Be alert for gas leaks. If you use natural gas, use a flashlight to inspect for damage. Don't smoke or use candles.
- ▶ Rehearse your evacuation plan with all household members. Plan to leave early to avoid traffic delays.
- ▶ Secure your boat. If possible, store it inside a garage or warehouse. If outside, make sure the boat is secure to the trailer and the trailer is tied down.
- ▶ Remember to arrange for your pets. Most evacuation centers will not accept pets. Make plans in advance to board your pets in a kennel or with friends outside the hazard area.

For more information, contact:

City of Aventura Community Development Department
305-466-8940

Building Permits Division
305-466-8937